

Form 149

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

In re:

Kevin Snyder
Debtor(s)

Bankruptcy Case No.: 17-23141-CMB
Issued Per Nov. 16, 2017 Proceeding
Chapter: 13
Docket No.: 31 – 24, 27
Concil. Conf.: at

**ORDER OF COURT CONFIRMING PLAN AS MODIFIED
AND SETTING DEADLINES FOR CERTAIN ACTIONS**

(1.) PLAN CONFIRMATION:

IT IS HEREBY ORDERED that upon consent of the Debtor(s), the Chapter 13 Plan dated October 24, 2017 is CONFIRMED as modified at the Plan confirmation hearing. Terms of the Plan not expressly modified by this Order remain in full force and effect. A copy of this Plan was previously mailed to you. *Only those provisions which are checked below apply to this case:*

- ☐ A. For the remainder of the Plan term, the periodic Plan payment is amended to be \$ as of . Debtor(s)' counsel shall file a motion to amend the income attachment order within seven (7) days of the date of this Order.
- ☐ B. The length of the Plan is increased to a total of months. This statement of duration of the Plan is an approximation. The Plan shall not be completed until the goals of the Plan have been achieved. The total length of the Plan shall not exceed sixty (60) months.
- ☐ C. Plan confirmation is on an interim basis only as a form of adequate protection. The Trustee is authorized to distribute to secured and priority creditors with percentage fees. ***A final plan conciliation conference will be held on at , in .*** If the Parties cannot resolve all disputes at the conciliation conference, a hearing will be scheduled and orally announced at the conclusion of the conference without any further written notice to any party. Parties are directed to monitor the Court's docket and read the Chapter 13 Trustee's minutes of the conciliation conference to the extent such parties desire more information regarding the outcome of the conciliation conference.
- ☐ D. Plan confirmation is subject to the resolution of all actions to determine the avoidability, priority, or extent of liens; including determination of the allowed amount of secured claims under *11 U.S.C. §506*, disputes over the amount and allowance of claims entitled to priority under *11 U.S.C. §507*, and all objections to claims.
- ☐ E. The allowed claims of general unsecured creditors shall be paid from available funds on a pro rata basis, which may represent an increase or decrease in the amount projected in the Plan.
- ☐ F. shall be paid monthly payments of \$ beginning with the Trustee's distribution and continuing for the duration of the plan term, to be applied by that creditor to it's administrative claim, budget payments and/or security deposit. These payments shall be at the third distribution level.
- ☐ G. The claims of the following creditors shall govern as to amount, classification and rate of interest (or as otherwise noted), unless the Debtor(s) successfully objects to the claim: .
- ☒ H. Additional Terms: Fee application needed if any fee (including retainer) exceeds \$4,000 including any fees paid to prior counsel.
The secured claim of ONEMAIN at Claim No. 4 shall govern as to claim amount, to be paid at the modified plan terms.

(2.) IT IS FURTHER ORDERED THAT THE FOLLOWING DEADLINES ARE ESTABLISHED:

A. Objections to the Plan. Pursuant to *Fed.R.Bankr.P. 2002(b)*, this Order shall not become final for a period of twenty-eight (28) days. Any party in interest with an objection to any provision of this Confirmation Order must file a written objection within that twenty-eight (28) day period. Failure to timely object shall be deemed a waiver of all objections and an acceptance of the provisions of this confirmed Plan. The Trustee may disburse funds pursuant to this confirmation order upon its entry.

B. Applications to retain brokers, sales agents, or other professionals. If the Plan contemplates sales of assets or litigation proceeds as a source of funding, Debtor(s) shall file motion(s) to employ the necessary professionals within thirty (30) days hereof.

C. Review of Claims Docket and Objections to Claims. Pursuant to *W.PA.LBR 3021-1(c)(2)*, the Debtor or Debtor's attorney, if represented, shall review the proofs of claim filed and shall file objections to any disputed claims within ninety (90) days after the claims bar date or, for late filed or amended claims, within ninety (90) days after they are filed and served. Absent an objection, the proof of claim will govern as to the classification and amount of the claim. Objections filed after the ninety (90) days specified herein shall be deemed untimely.

D. Motions or Complaints Pursuant to §§506, 507 or 522. All actions to determine the priority, avoidability, or extent of liens, all actions pursuant to *11 U.S.C. §§506, 507 and 522* shall be filed within ninety (90) days after the claims bar date.

E. Filing Amended Plans. Within fourteen (14) days after the Bankruptcy Court resolves the priority, avoidability, or extent of a lien, or any objection to claim, the Debtor(s) shall file an amended Plan to provide for the allowed amount of the claim if the allowed amount differs from the amount stated in the plan. Debtor(s) shall also file an amended Plan within thirty (30) days after the claims bar date(s) in the event that no objection is filed and the claim(s) as filed causes the Plan to be underfunded.

(3.) ***IT IS FURTHER ORDERED THAT:***

A. After the claims objection deadline, the Plan shall be deemed amended to conform to the claims filed or otherwise allowed. If the Plan expressly modified the terms of payment to any creditor pursuant to *11 U.S.C. §1322(b)(2)*, nothing in this Order shall be construed to change the payment terms established in the Plan.

B. Any creditor who files or amends a proof of claim shall serve a copy on the Debtor(s) or counsel for the Debtor(s).

C. Any creditor whose payment changes due to variable interest rates, change in escrow, or change in monthly payments, shall notify the Trustee, Debtor(s)' counsel and Debtor(s) at least twenty-one (21) days prior to the change taking effect.

D. Debtor's counsel must file a fee application in accordance with *W.PA.LBR 2016-1* before attorney fees in excess of the "no look" provision (including retainer) will be allowed or paid.

E. The Trustee shall file a *Certificate of Default and Request for Dismissal* of the case in the event of a material Plan default. If the default involves failure to make a plan payment the case will result in dismissal without further hearing upon filing and service of an *Affidavit of Default* by the Trustee. The Trustee is not precluded from raising pre-confirmation defaults in any subsequent motion to dismiss.

F. In the event that any order is entered in this case granting relief from the automatic stay to a secured creditor, then the Trustee shall make no further disbursements to any creditor on account of any ***secured claim*** that is secured by the subject property, unless directed otherwise by further Order of Court.


Carlota M. Böhm, Judge
United States Bankruptcy Court

Dated: November 27, 2017

cc: All Parties in Interest to be served by Clerk in seven (7) days

Certificate of Notice Page 4 of 5
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Kevin Snyder
 Debtor

Case No. 17-23141-CMB
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: jhel
 Form ID: 149

Page 1 of 2
 Total Noticed: 41

Date Rcvd: Nov 27, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 29, 2017.

db +Kevin Snyder, 423 Freeport Road, Freeport, PA 16229-1801
 cr +Peoples TWP LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave.,
 Pittsburgh, PA 15233-1828
 14670743 +Aes/pheaa-keycon, Po Box 61047, Harrisburg, PA 17106-1047
 14670744 +Amex, Po Box 297871, Fort Lauderdale, FL 33329-7871
 14670746 +Amex Dsnb, 9111 Duke Blvd, Mason, OH 45040-8999
 14670749 ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
 (address filed with court: Bk Of Amer, Po Box 982238, El Paso, TX 79998)
 14670747 +Barclays Bank Delaware, Po Box 8803, Wilmington, DE 19899-8803
 14670754 +Chase Auto, Po Box 901003, Ft Worth, TX 76101-2003
 14670755 +Citi, Po Box 6241, Sioux Falls, SD 57117-6241
 14670758 Clearview Federal Cu, Po Box 1289, Moon Township, PA 15108
 14670759 +Credit First N A, 6275 Eastland Rd, Brookpark, OH 44142-1399
 14706829 Credit First NA, PO Box 818011, Cleveland, OH 44181-8011
 14670786 ++DELL FINANCIAL SERVICES, P O BOX 81577, AUSTIN TX 78708-1577
 (address filed with court: Webbank/dfs, 1 Dell Way, Round Rock, TX 78682)
 14670761 +Dsnb Macys, Po Box 8218, Mason, OH 45040-8218
 14670762 Ecu Credit Union, Po Box 4689, Clearwater, FL 33758
 14682772 +HSBC Bank, P.O. Box 5253, Carol Stream, IL 60197-5253
 14670764 Mattress Frm, Csc1 Dispute Team N8235-04m, Des Moines, IA 50306
 14670765 +Mcydsnb, Po Box 8218, Mason, OH 45040-8218
 14691477 +PHEAA, PO Box 8147, Harrisburg, PA 17105-8147
 14670771 +Pnc Bank, 2730 Liberty Ave, Pittsburgh, PA 15222-4747
 14670773 +Pnc Bank, N.a., 1 Financial Pkwy, Kalamazoo, MI 49009-8002
 14670776 +Sears/cbna, Po Box 6282, Sioux Falls, SD 57117-6282
 14670784 +Thd/cbna, Po Box 6497, Sioux Falls, SD 57117-6497
 14682786 +UPMC, PO Box 371472, Pittsburgh, PA 15250-7472
 14670785 +Upstart Network Inc., 2 Circle Star Way, San Carlos, CA 94070-6200

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

14670751 +E-mail/Text: kzoepfel@credit-control.com Nov 28 2017 01:00:30 Central Loan Admin & R,
 425 Phillips Bv, Ewing, NJ 08618-1430
 14670756 +E-mail/Text: bankruptcy@clearviewfcu.org Nov 28 2017 01:00:22 Clearview Cu,
 8805 University Blvd, Moon Township, PA 15108-4212
 14670757 +E-mail/Text: bankruptcy@clearviewfcu.org Nov 28 2017 01:00:22 Clearview Federal Cu,
 8805 University Blvd, Moon Township, PA 15108-4212
 14670760 +E-mail/PDF: creditonebknofications@resurgent.com Nov 28 2017 00:57:42 Credit One Bank Na,
 Po Box 98875, Las Vegas, NV 89193-8875
 14670763 +E-mail/PDF: resurgentbknofications@resurgent.com Nov 28 2017 00:58:14 Lvnv Funding Llc,
 Po Box 10497, Greenville, SC 29603-0497
 14692984 E-mail/PDF: cbp@onemainfinancial.com Nov 28 2017 00:57:35 ONEMAIN, P.O. BOX 3251,
 EVANSVILLE, IN 47731-3251
 14670766 +E-mail/PDF: cbp@onemainfinancial.com Nov 28 2017 00:58:00 Onemain, Po Box 1010,
 Evansville, IN 47706-1010
 14670768 +E-mail/PDF: cbp@onemainfinancial.com Nov 28 2017 00:58:01 Onemain Fi, 6801 Colwell Blvd,
 Irving, TX 75039-3198
 14708758 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Nov 28 2017 01:04:08
 Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
 14671388 +E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Nov 28 2017 01:16:36
 PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
 14670777 +E-mail/PDF: gecsedirecoverycorp.com Nov 28 2017 00:57:37 Synch/ashley Homestore,
 950 Forrer Blvd, Kettering, OH 45420-1469
 14670778 +E-mail/PDF: gecsedirecoverycorp.com Nov 28 2017 00:58:02 Synch/jcp, Po Box 965007,
 Orlando, FL 32896-5007
 14670779 +E-mail/PDF: gecsedirecoverycorp.com Nov 28 2017 00:57:37 Synch/lane Furniture,
 C/o Po Box 965036, Orlando, FL 32896-0001
 14670780 +E-mail/PDF: gecsedirecoverycorp.com Nov 28 2017 00:58:02 Synch/lowes, Po Box 965005,
 Orlando, FL 32896-5005
 14670782 +E-mail/PDF: gecsedirecoverycorp.com Nov 28 2017 00:58:27 Synch/sams Club, Po Box 965005,
 Orlando, FL 32896-5005
 14670783 +E-mail/PDF: gecsedirecoverycorp.com Nov 28 2017 00:58:27 Synch/sams Club Dc,
 Po Box 965005, Orlando, FL 32896-5005

TOTAL: 16

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Pingora Loan Servicing LLC
 cr* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
 14682760* +Aes/pheaa-keycon, Po Box 61047, Harrisburg, PA 17106-1047
 14670745* +Amex, Po Box 297871, Fort Lauderdale, FL 33329-7871
 14682761* +Amex, Po Box 297871, Fort Lauderdale, FL 33329-7871
 14670750* ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
 (address filed with court: Bk Of Amer, Po Box 982238, El Paso, TX 79998)
 14682763* ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
 (address filed with court: Bk Of Amer, Po Box 982238, El Paso, TX 79998)

District/off: 0315-2

User: jhel
Form ID: 149

Page 2 of 2
Total Noticed: 41

Date Rcvd: Nov 27, 2017

***** BYPASSED RECIPIENTS (continued) *****

14670748* +Barclays Bank Delaware, Po Box 8803, Wilmington, DE 19899-8803
14682762* +Barclays Bank Delaware, Po Box 8803, Wilmington, DE 19899-8803
14670752* +Central Loan Admin & R, 425 Phillips Bv, Ewing, NJ 08618-1430
14670753* +Central Loan Admin & R, 425 Phillips Bv, Ewing, NJ 08618-1430
14682764* +Central Loan Admin & R, 425 Phillips Bv, Ewing, NJ 08618-1430
14682765* +Chase Auto, Po Box 901003, Ft Worth, TX 76101-2003
14682766* +Citi, Po Box 6241, Sioux Falls, SD 57117-6241
14682767* +Clearview Federal Cu, 8805 University Blvd, Moon Township, PA 15108-4212
14682768* +Credit First N A, 6275 Eastland Rd, Brookpark, OH 44142-1399
14682769* +Credit One Bank Na, Po Box 98875, Las Vegas, NV 89193-8875
14682788* +DELL FINANCIAL SERVICES, P O BOX 81577, AUSTIN TX 78708-1577
(address filed with court: Webbank/dfs, 1 Dell Way, Round Rock, TX 78682)
14682770* +Dsnb Macys, Po Box 8218, Mason, OH 45040-8218
14682771* Ecu Credit Union, Po Box 4689, Clearwater, FL 33758
14682773* +Lynv Funding Llc, Po Box 10497, Greenville, SC 29603-0497
14682774* Mattress Frm, CscI Dispute Team N8235-04m, Des Moines, IA 50306
14682775* +Mcydsnb, Po Box 8218, Mason, OH 45040-8218
14670767* +Onemain, Po Box 1010, Evansville, IN 47706-1010
14682776* +Onemain, Po Box 1010, Evansville, IN 47706-1010
14670769* +Onemain Fi, 6801 Colwell Blvd, Irving, TX 75039-3198
14670770* +Onemain Fi, 6801 Colwell Blvd, Irving, TX 75039-3198
14670772* +Pnc Bank, 2730 Liberty Ave, Pittsburgh, PA 15222-4747
14682777* +Pnc Bank, 2730 Liberty Ave, Pittsburgh, PA 15222-4747
14670774* +Pnc Bank, N.a., 1 Financial Pkwy, Kalamazoo, MI 49009-8002
14670775* +Pnc Bank, N.a., 1 Financial Pkwy, Kalamazoo, MI 49009-8002
14682778* +Sears/cbna, Po Box 6282, Sioux Falls, SD 57117-6282
14682779* +Syncb/ashley Homestore, 950 Forrer Blvd, Kettering, OH 45420-1469
14682780* +Syncb/jcp, Po Box 965007, Orlando, FL 32896-5007
14682781* +Syncb/lane Furniture, C/o Po Box 965036, Orlando, FL 32896-0001
14670781* +Syncb/lowes, Po Box 965005, Orlando, FL 32896-5005
14682782* +Syncb/lowes, Po Box 965005, Orlando, FL 32896-5005
14682783* +Syncb/sams Club, Po Box 965005, Orlando, FL 32896-5005
14682784* +Syncb/sams Club Dc, Po Box 965005, Orlando, FL 32896-5005
14682785* +Thd/cbna, Po Box 6497, Sioux Falls, SD 57117-6497
14682787* +Upstart Network Inc., 2 Circle Star Way, San Carlos, CA 94070-6200

TOTALS: 1, * 40, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 29, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 27, 2017 at the address(es) listed below:

James Warmbrodt on behalf of Creditor Pingora Loan Servicing LLC bkgroup@kmlawgroup.com
Lawrence W. Willis on behalf of Debtor Kevin Snyder help@urfreshstrt.com,
urfreshstrt@gmail.com
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour cmecf@chapter13trusteedpa.com
S. James Wallace on behalf of Creditor Peoples TWP LLC sjw@sjwpgh.com,
srk@sjwpgh.com; PNGbankruptcy@peoples-gas.com

TOTAL: 5